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OUR EXPERIENCE IN GOVERNMENTAL LIFE INSURANCE.

BY PAUL FORD.

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[ABRIDGED FROM THE CANADIAN INSURANCE ADVOCATE.]

"Paul," said my wife, "you must get insured."

"My dear," I faintly remonstrated, "I don't think—that is, I believe there's no necessity, just at present. I am quite well. I can't afford it."

"Paul," continued this firm woman, "you don't look well, and considering what you have done for your party, and what I have done for you, it seems to me that it's your solemn duty to insure your life for my sake. What's the use of a government, I should like to know, if it's going to permit its free and independent electors to do just as they like. Do you suppose you can run riot with chance in the delusive hope that you're going to be as old as Methusalah?"

"My dear, I do not want to be as old as Methusalah." The sarcasm fell harmless.

"Paul," she said, tenderly, "Paul, dear, you know I'm not mercenary. You know that it is not for myself I speak, but for our little ones. Don't you think," she continued, in her sweet, womanly way, which she exercises with wonderful tact, as occasions may require; "don't you think, Paul, that it would be a comfort, dear, in the midst of my bereavement, to know that I was four or five thousand dollars better off than I was before. Wouldn't that be a consolation? I think I should be able to bear your loss with greater resignation. Paul, dear," firmly, but mildly, "you must get insured. Now, there's Stags. Stags is in the Government Medical Examiners' Office. He'd put you through in no time. You know he owes you a favor for what you did for him when you gave him your influence, which turned the scale in favor of his appointment. Stags 'd do it. I know you're busy, dear, so I thought I'd get the 'application' and the certificate of a friend, in case you wouldn't have time to step over to-morrow."

The idea was not a bad one, and the more I thought upon it the better I liked it. Of late I had had some serious misgivings about the state of my lungs. The fact was, I had been refused a policy by a private Company before the Government had wisely provided a new and improved method of life insurance. I am a modest man, and one not apt to boast for what he has done for his country and his friends. The leading members of the Consolidated Party in my vicinity were under obligations to me—especially Stags, who had once been appointed a Coroner by the former Administration, but who had lost caste owing to some mysterious official proceeding in connection with the death of a pauper who had been "resurrected" for the edification of certain jovial students at the Government Medical College. But Stags wasn't a bad fellow in his way. He knew on which side his bread was buttered, and he spread it on thick so long as the butter didn't cost him anything. Stags was a shrewd, bald-headed, pompous man in his way, a great stickler for discipline among strangers, and a jolly, easy-going fellow among those of his own kind. He swore, lived and said he would die by the great Consolidated Party, and everybody believed him.

The Governmental Insurance building was a massive cut stone block on Front street, every man in which was nurtured upon Consolidated principles. I went over to Stags' about ten o'clock and found him busily engaged in pondering over a lengthy letter in the Government organ, written by himself, in which the advantages of life insurance under the new regime were glowingly depicted with tautological eloquence. I had the "certificate of a friend" filled up by an acquaintance, whose bill at three months I had renewed purely out of friendship.

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"Ah! good morning, Ford; glad to see you; take a seat. Did you see that letter signed 'Risk,' in this morning's *Trumpet*? He's a clever fellow whoever he is that wrote it; has got the subject at his fingers' ends. Why, sir, Government insurance is one of the best things ever happened to the party. The greatest stroke of statesmanship ever achieved. The weakness of all past governments has been their want of Policy. Now the Opposition cannot accuse us of that, so I suppose they'll turn round and say we've got too much policy. Under the present system we have a firm hold upon our supporters, who all take a life interest in our existence. We shall not only earn the gratitude of our supporters, but think the enormous majority of widows would go with us when female suffrage shall become a fact. No, sir, this government will never accuse us of going back on our friends. Let the Opposition rave, we are the power, and intend to remain so."

The Doctor smiled confidentially, toyed with his diamond ring, and looked at me as much as to say "And I am the Government."

"Well, Ford, now what can I do for you?"

"The fact is, Stags, my wife wants me to get insured."

"Sensible woman! and of course you are going to do it. I see you have the papers. Let's look at the certificate of your friend first," and he read the following aloud:—

Certificate of a friend of party whose life is proposed for insurance.

1. How long have you known the above-named person?
A. Since the last election.

2. Has your acquaintance been such as to enable you to know particularly the party's habits and health?

A. His habits are good, and his health is one of the standing toasts of political *pic-nics*.

3. Have you ever heard, or do you know, that the person named, or any member of his family, has been or is subject to mental derangement or other serious disease?

A. I have often heard that all the family are sound, but there was a serious mental derangement whilst the late contest was doubtful.

4. Does he indulge in any practices or habits which have impaired the constitution and general health, or will probably do so?

A. He is a firm supporter of our version of the Constitution in every particular.

5. Have you any reason to believe that he has an impaired or feeble constitution?

A. Constitution hardy—even to the extent of being constitutionally hard up.

6. Have you ever known him to be seriously sick?

A. The only case of sickness I have known was when he was defeated last summer.

7. a. are his general habits of life correct and temperate?
b. Have they always been so?

A. a. Generally, yes—with special exceptions, when his language is.
b. Born so.

8. Do you consider him to be now in good health, and free from any circumstance tending to shorten life?

A. In the event of the defeat of the Government, I think the result would be fatal.

9. Do you think his life safely insurable?

A. Yes, in a Government office.

"So far so good; signed by Briggs, too. Safe man, Briggs—one of us; and now for the examination." Saying this, the Doctor led me into a private office, sumptuously furnished and decorated with costly cabinet portraits. Having informed Stags as to my name, present residence, profession, place and date of my birth, the following conversation took place:—

"Is the party married or single?" continued Stags, reading from the form.

"He is married to a daughter of a superannuated deputy collector of customs."

"Are the opinions of the applicant on political matters sound?"

"They are nothing else but sound."

"Has the applicant been married more than once?"

"He has been wedded to his party during the past political crisis, and has never violated his obligations."

"Is the applicant engaged in the retailing of alcoholic liquors?"

"Only in the form of stimulating political purity in the breasts of weak-kneed voters during election times."

"Has the applicant ever suffered from the fever of political excitement, and to what extent?"

"Yes, slightly, but with no serious effects."

"Has the applicant had smallpox or been vaccinated? State which."

"He has been successfully vaccinated three times under our new municipal by-law, and in each case from the child of a firm Government supporter. The operation 'took' well in each case."

"Does the applicant possess a sound constitution?"

"He does, a roarer—(not aurora)—politically."

"Has he any relations living?"

"He has twelve brothers and brothers-in-law, each of whom has a vote."

"Has the applicant ever had paralysis?"

"He has been paralysed more than once by the corruption of the Opposition."

"Have the preliminary investigation fees been paid?"

"Yes, by *bons*."

"If the applicant died within three months from the issue of his policy, would his widow, or other interested person, be likely to press his or her claims until the yearly estimates had been submitted?"

"They'd go for it as sure as a gun."

"Is he a safe man to insure?"

"Yes; and his widow's receipt for the amount of insurance would be an influential advertisement for the Government in this section."

"That's all," said Stags; "of course you understand that the Government waives any right to assert any plea of concealment of facts material to the risk, in case you render the Party a firm, consistent support during your whole life."

"O, of course," I said, not well understanding what he meant.

"I will submit this application to the Government, with a little note of my own. I think Mrs. Ford may rest easy that it will be all right."

Fortunately nothing was said about the lungs. That night my wife called me "a dear, good man," and I slept comfortably for the first time in three months.

"Wouldn't it be well," said my wife, "if you ran up to Ottawa yourself, and see how your application is progressing. A note from Stags might be of some service, and you don't know how soon things may take a turn, for I was reading the other day that the Government was rapidly losing the confidence of the people."

"That's nothing, my dear, I never saw a Government but was."

"But I think you'd better go, and I'll have dear Ma here for a week or so, just to keep me company, you know."

Of course I had to consent. I got the letter from Stags; the following is a copy:—

(PRIVATE.)

The Hon. G. F. Plausible,
Chief of Insurance, Ottawa. }

Dear Sir,—The bearer, who has done the party good service, has applied for a policy of life insurance. He is the same person to whom I referred in my letter of the 16th. It would be well if you approved the application without delay, as it is probable the applicant may contest this county at the next

general election. Between ourselves, the issue of the policy will be a good thing for two reasons; 1st. Should applicant die before the election takes place, the payment of the principal will popularize the party immensely in this constituency. 2nd. As a precautionary measure—*ne quid detrimētī reipublice capiat*. I venture to presume the hint will be sufficient. This communication has been written in sympathetic ink for obvious reasons.

Yours obediently,

EPHRAIM STAGS.

The same night I took the train for Ottawa, and arrived there safely, which is saying a great deal. I put up at the Bedford House, an establishment noted for the purity of its liquors and the place where politicians most do congregate. Having deposited my valise in the hall, I went up to the office to register my name. I had never been to Ottawa before, and was unused to the ways of the place.

"Got any luggage?" asked the clerk.

"Yes; I have a valise."

"Then you must pay in advance. People who come here with anything less than a Saratoga trunk and a hat box always have to pay in advance."

"But" said I, "I'm one of the party. Is this the way you treat the sinew of the nation in this political metropolis of our great and glorious country? Shame on you! Is this the way you extend your hospitality to those of its representatives on whom it depends for support? Is there no patriotic feeling in your breast, young man? Have you no idea of a free-born yeoman when you see one? Is your breast callous to everything that is noble and patriotic? Do you suppose my character is written on my valise?"

The young man returned, "Look here, Mister, you've just hit it. You've either got to put up or shut up. Talk about patriotism, we've got as much patriotism boarding at this house as would purify the whole North American continent for the next hundred years. But here comes the boss, you'd better speak to him."

Next morning I went to the Departmental Buildings and enquired for the office of the Chief of Insurance. After going through a number of passages, I finally succeeded in arriving at the place. Knocking at the door, I was accosted by a messenger,—

"What do you want?"

"I would like to see the Chief."

"He's engaged. Has got seven deputations to meet this morning. Better call next week."

"But I've come a long distance. I have business in connection with the department."

"Of course every one's got business, and my business is to tell you that the chief is too much engaged with other people's business to permit of him seeing you on your business. I guess that's business."

"But what am I to do?"

"I should advise you to go about your business."

"That's just what I want to do. I think you're a very impertinent person. I have a letter for Mr. Plausible."

"Well, you can't see him under a dollar."

I paid the required fee, and my letter was taken to the chief. The gentleman, himself, appeared in a few moments.

"Very glad to see you, indeed. Come inside. Always glad to see friends of the party. Simmons, I have postponed the deputation on Medical Reform until to-morrow. Pray come this way, Mr. Ford," and I was ushered into a magnificently furnished room. Locking the door, Mr. Plausible added, "the Special Committee on Application meets at two o'clock. There are about four hundred to consider before your turn comes, but as yours is a special case, I think I can place it before them. Your certificate is a most excellent one. Stags always knows what he's about. A first-rate man for his position. Don't know what we should do without him in your part of the country."

Having canvassed political matters generally, I took my leave, and waited until two o'clock. I was punctual. Mr. Plausible showed me into a snug apartment adjoining the Committee Room. "You will be comfortable here,"

he remarked, "and you can hear what is going on. Here is a list of the Board. You will excuse me, I know."

I had not waited long before I heard my name pronounced.

"Application No. 114,076. Paul Ford, Dumpville. Application approved by Dr. E. Stags, local medical examiner."

"Gentlemen," said the chief, "this is a most important application, coming as it does from the strongest supporter of the Consolidated Party in the County of Dumpville. You will observe the conditions are highly favorable. You will note Mr. Ford exercises a most healthy influence in that locality, where the political air is pure and uncontaminated by the malaria of disaffection. We cannot afford to lose him."

Dr. Calliper.—There is only one thing which I consider affects the application, and that is. I have reason to believe, from private sources, that his lungs—at least one of them—is unsound.

Hon. Mr. Pennville.—Surely the Doctor has nothing to do with that. As I understood it, *his* duties are confined solely to minute investigations of the constitutions of Opposition candidates. He and you, gentlemen, will see that this is only an additional reason why the policy should be granted, for if he were to die without a policy his influence would be gone forever.

Mr. Feesem.—Will the Secretary inform us what position the applicant occupies in his section?

The Secretary.—Applicant's property consists of three farms, one cheese factory, and two saw mills. Total valuation \$200,000. Number of workmen employed, 300, one hundred and fifty of whom will vote according to instructions. He is County Warden; a School Trustee; Treasurer of the local Missionary Society; Deacon of the Church; has three votes in his own right, and possesses seventeen houses in three counties. He can command the immediate disposal of two hundred votes on his own property alone, without including local outside influence.

Mr. Grant.—Do you suppose he would want an office?

Mr. Plausible.—No, I think not—at present. But Stags informs me that it is probable he may run for member at the next general election. Gentlemen, there is only one course open that I can see.

Dr. Calliper.—But the man has only one lung.

Mr. Feesem.—The other has been worn out in the service of the party.

Mr. Hope.—Is Mr. Ford able to talk?

Mr. Plausible.—Sir, he is all talk. He'd talk an Opposition candidate to death in a quarter of an hour. Men have been known to turn pale and run round corners when they see him coming.

Mr. Strongbow.—Of course I shall vote with the majority of this Board, as I always do. I never set myself in opposition to popular opinion. It seems to me that the time may come when we shall need men of this kind. I would like to ask Dr. Calliper how long the applicant is likely to live.

Dr. Calliper.—Well, judging from what Stags has told me I should think he will live just as long as his wife will let him.

Mr. Plausible.—These women are becoming a mighty force in the political future of this country. We cannot afford to offend them.

Mr. Grant.—I am glad the applicant is a Deacon. I'm one myself. They're always good when a collection is to be called for.

Mr. Hope.—Is he liberal with his money during election times?

Mr. Plausible.—I think I may say "yes." But he is not ostentatious in its use. He spends it in a quiet sort of a way, doing good where he can—especially among voters who have large families.

Mr. Strongbow.—That is an excellent quality, and one which I always like to encourage. Charity at such times covers a multitude of sins.

Mr. Feesem.—I would like to ask how much money the Board has expended in payments upon policies during the past three months, and among whom it has been divided.

Mr. Farewell.—The returns are not yet made up, but I think the sum total is somewhere in the neighborhood of \$30,000, \$25,000 of which has been paid to the widows of the defunct supporters of Consolidated Party.

Mr. Grant.—The seed has been planted in good ground and will bear fruit. (Hear, hear.)

Mr. Hope.—How many applicants have been refused?

Mr. Farewell.—We have refused 1000 applications from Opposition applicants for obvious reasons. Eight hundred have been granted to good risks, 5 have been rejected as doubtful, and 31 deferred for consideration.

Mr. Pennville.—I suppose we had better vote at once. I move the application be granted. The motion was then put and carried unanimously.

Dr. Calliper.—But about the lung?

Mr. Pennville.—I would suggest, although, of course, I do not wish to interfere in your duties, that you certify that it is in a thoroughly useful condition. The statement is correct. And, Mr. Secretary, you will see that the members of the Board are credited with ten dollars each for extra services.

The application was granted, and I returned to the hotel with my policy in my pocket. In addition to the usual Premium and Government fees, it cost me fifty dollars that night for a supper to the Special Committee on Applications. Next day I returned home with a severe headache.

It would not interest the reader to give a detailed account of the severe cross examination I underwent upon my return home; the many questions I was asked by Mrs. Ford, about matters in which she had an interest, and upon matters in which she had no interest whatever.

Suffice it to say the Policy was received, my wife made happy, and I, satisfied.

Everybody will remember the great excitement in Dumpville County at the last general election. It will not soon be forgotten; and as it is important that a brief reference should be made to that occasion for the sake of continuity, it may be observed that on that memorable occasion Mr. Paul Ford was defeated. He was never the same man again, and the sense of defeat weighed so heavily upon him that he sickened and died—died as his best friends said “of politics on the brain,” although Dr. Staggs said it was congestion of the one lung he had left. It therefore devolves upon another, an intimate friend of the family, whose name for obvious reasons is withheld, to record what happened, and how the application of Mrs. Euphemia Ford, for payment of the \$5000, was entertained by the new Administration.

The usual forms having been filled in as the name, date, and place of death, and other necessary information peculiar to business of this character, Dr. Grubb, the local medical examiner, &c., Dr. Staggs' successor in office, addressed the following communication to the Chief of Insurance, Ottawa:

The Chief of Insurance, }
Ottawa.

DUMPVILLE, April 9th, 187—.

SIR,—Enclosed please find the application of Euphemia Ford, widow of Paul Ford of this place, for payment of the sum of Five thousand dollars, amount of the Policy of Insurance granted by this Department in her favour.

You will find the usual forms enclosed. I would merely observe that there only appears to be one thing in connection with this application to which I deem it to be my duty to draw your attention. The deceased lung was affected, and that of course seriously affects the validity of this application. I have no doubt whatever this was one of those little oversights peculiar to the late Administration, as the deceased possessed almost unlimited influence in this constituency, and were it not through the unexpected aid of a large amount of money, it is quite possible he may have been successful at the last contest here.

Be that as it may, one of two things suggests itself, either: 1st.—To dispute this application upon the ground of irregularity, or, 2nd.—To endeavor to conciliate the family, which is large, and secure their political influence by payment of the policy without delay. The former step would be a bold stroke in the direction of official reform. The latter is a delicate operation and requires much tact.

I do not feel myself competent to advise in the matter and await your instructions on the subject.

I have the honor to be, Sir,

Your obedient servant,

JOSEPH GRUBB, M. D.,
Local Medical Examiner.

THE DEPARTMENT IN COUNCIL.

Dr. Grubb's letter was duly received and its contents were of sufficient importance to call a special meeting of the Committee on Awards to discuss the subject. Mr. Ebenezer Ford, barrister-at-law, brother and executor of the deceased, was present to watch the proceedings on behalf of the applicant, Mrs. E. Ford. Dr. Grubb was also present at the special request of Hon. Mr. Spotless, chairman of the Committee. The Committee consisted of five other members and the Secretary.

This being the first application for payment of a premium since the accession of these gentlemen to office, there was considerable indecision and nervousness apparent in their faces.

After a great deal of preliminary coughing,

Mr. Spotless said, Gentlemen, we are here to discuss, ah, well, I may say, to consider as it were, that is, to consult upon the advisability of paying the sum of \$6000 to the widow of the late Paul Ford, of Dumpville, which amount, ah, was, I believe, written upon the policy of insurance held by him in his lifetime. You will of course, ah, that is to say, of course you will discuss this matter in the best interests of the public—and ourselves in particular—for less degree. I say to a greater or less degree because, ah, well, because that is so. But before we proceed to business, I see a gentleman present who is not one of us—an intruder so to speak. May I be permitted to enquire who he is.

MR. EBENEZER FORD.—I presume, gentlemen, your Chairman refers to me. I am executor of the will of the late Paul Ford, and am here to watch these proceedings on behalf of his widow.

A VOICE.—Turn him out!

SEVERAL VOICES.—Yes, turn him out.

MR. E. FORD.—This, then, I presume, is a Star Chamber investigation; and I, for one, won't submit to it. I question your's or any other person's right to turn me out.

HON. MR. SPOTLESS.—Then I shall—ah—that is—I shall deem it my duty to adjourn this meeting.

(Mr. E. Ford retires, looking very crest-fallen)

MR. SPOTLESS.—Gentlemen, now that we are all alone, what are you going to do about this matter?

MR. FLUSHBEN.—I have been told by Dr. Calliper—who was formerly a member of this Board, and who, upon the strength of being able to give us some valuable information, expects to get a comfortable little sinecure for himself—that a great deal of pressure was brought to bear on this application. In fact, that he put in as strong a remonstrance as he possibly could, compatible with the safety of his situation. Indeed he characterized the whole thing as a gross outrage on public decency, and I, for one, am not going to encourage such transactions.

MR. NEWBROOM.—I think you are a little hasty, gentlemen. We must not let our prejudices overcome our judgment. I think the expulsion of the executor from this meeting was a trifle premature.

DR. GRUBB.—I would respectfully suggest the propriety of knowing whether it is the intention of this Board to convert the Ford family from the political errors of their ways. It would be a good thing if we could do it—a great triumph for the party.

MR. KANT.—Gentlemen, I believe in social and political purity, and I am going to uphold it.

MR. SPOTLESS.—Please don't talk shop. That's all very well outside, and looks very nice. Other governments have tried it and have failed.

Mr. BONIFACE.—I can't conceive of any other course than throwing this application out. We've our own people to look after—people who have been tried and found—wanting situations under Government.

Mr. KANT.—I would like to know if the late Government committed itself to payment of this policy?

Mr. GRIMSURE.—It never committed itself to anything, and the best thing we can do is to do likewise. (Hear, hear.)

Dr. GRUBB.—By all means avoid impetuosity.

Mr. SPOTLESS.—We don't want any suggestions from our subordinates.

Mr. BRAVER.—Look here, gentlemen, if this money is refused there'll be trouble.

Mr. BONIFACE.—And if it's paid we shall lose the confidence of our own people.

HON. Mr. SPOTLESS.—Well, gentlemen, I suggest that the application be refused on the ground of undue influence. I'll look after Staggs and give him a position so that he won't croak.

Mr. GRIMSURE.—And I'll see that the daily papers are looked after.

Mr. KANT.—I'll second the motion.

The motion being carried, the committee came to the opinion "That inasmuch as the application referred to was granted under political pressure, it becomes the duty of this Board to decline payment."

The next morning the *Circle* contained the following:—

A NEW DEPARTURE.—We have heard from reliable sources that a base attempt has been made to extort money from the Government, for payment of an insurance policy granted to a well known supporter (now dead) of the late administration. We are glad to learn that the new Committee on Awards determinedly opposed this attempted fraud, and the application was thrown out. Some base efforts were resorted to to bribe the Committee, but the members stood firm against temptations to which it is feared with too much reason their predecessors had, on more than one occasion, succumbed.

And to this day the Policy of Paul Ford has never been paid.

